


FDC BALANCED CONSERVATIVE PORTFOLIO

Information is correct at 30 September 2017

FUND FACTS

 **OBJECTIVE** To achieve a balance of investment returns and capital protection

 **INVESTMENT STYLE** Active & Indexed

RISK LEVEL

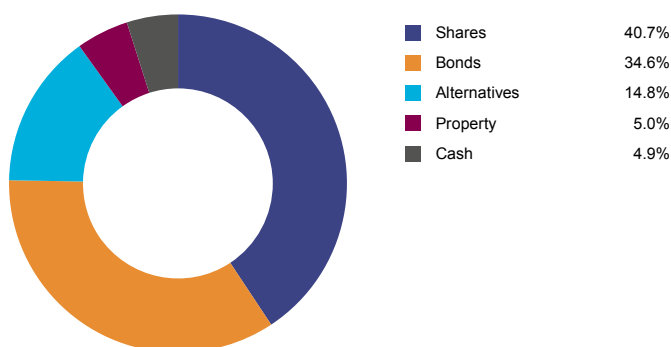
1	2	3	4	5	6	7
LOW RISK		MEDIUM RISK		HIGH RISK		

FUND DESCRIPTION

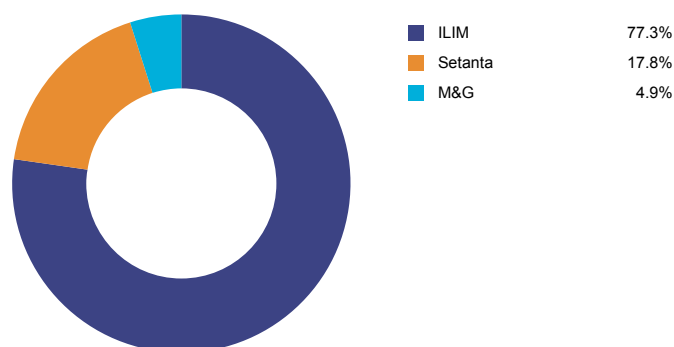
This fund invests in a broad mix of low-risk assets such as cash and fixed interest bonds and higher growth investments in equities, property and other assets such as alternatives. Investors in this fund are aiming for modest investment returns and as a consequence accept some risk and the possibility of capital loss, particularly in the short term. The fund uses an active asset allocation strategy to move money between shares and cash.

Warning: If you invest in this product you may lose some or all of the money you invest.

ASSET ALLOCATION



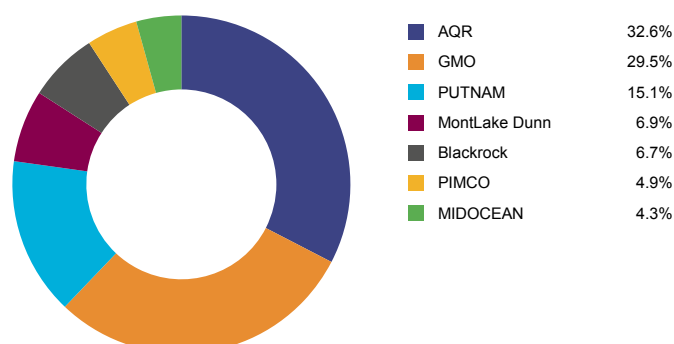
SHARES BY MANAGER



BONDS BY FUND

FUND NAME	%
BlueBay Investment Grade Bond Fund	44.4%
ILA Indexed 1-5 Year Bond Fund	21.4%
ILA Indexed Inflation Linked Bond Fund	14.2%
Indexed Global High Yield Bond Fund	10.0%
Indexed Emerging Market Debt Fund	10.0%

ALTERNATIVES LISTED BY MANAGER



The assets in this fund may be used for the purposes of securities lending in order to earn an additional return for the fund. While securities lending increases the level of risk within the fund it also provides an opportunity to increase the investment return. External asset managers may change over time. Underlying funds or investments may be subject to incentive fees. This fund may borrow to invest which increases both the risk and opportunity for return.

This fund is provided by Irish Life Assurance plc and is managed by Irish Life Investment Managers Limited. It is developed together with FDC to meet the needs of a specific client risk profile.

Warning: This fund may be affected by changes in currency exchange rates.

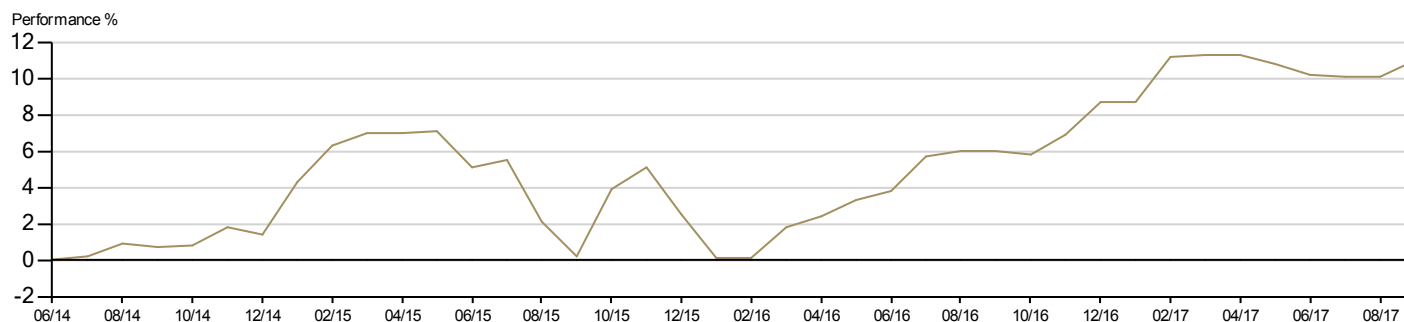
CALENDAR YEAR RETURN

	2015	2016	YTD
Fund	1.09%	6.06%	2.12%

PERFORMANCE AS AT 30/09/2017

	1 Month	3 Month	1 Year	3 Year p.a.	Since Launch p.a.
Fund	0.82%	0.73%	4.72%	3.30%	3.21%

CUMULATIVE PERFORMANCE



Fund returns are quoted before taxes and after a standard annual management charge of 1.25%. The fund management charge and product charges will vary depending on the terms and conditions of your contract.

Launch Date (for the series used in the above performance illustration) = 12 Jun 2014; YTD = year to date; p.a. = per annum

Source: Irish Life Investment Managers

Warning: Past performance is not a reliable guide to future performance.

Warning: The value of your investment may go down as well as up.

To find out more about our fund range and to view the latest market and fund manager updates please visit:
<http://www.irishlife.ie>